

**GOVERNMENT OF THE DISTRICT OF COLUMBIA
D.C. Office of Personnel**

District Personnel Manual Issuance System

This bulletin should be filed behind the divider for Part III of DPM Chapter(s) 22A

DPM Bulletin No. 22A-2

SUBJECT: Federal Employees' Group Life Insurance (FEGLI)
Program Limited Open Enrollment Period from May 22
through July 21, 1995

Date: May 19, 1995

NOTE: This bulletin rescinds DPM Instruction 22A-5 & 22B-5, dated March 26, 1993.

A. Scope

This bulletin transmits the U.S. Office of Personnel Management's announcement of a limited open enrollment period from May 22 through July 21, 1995 under the FEGLI Program.

B. Purpose

The purpose of this bulletin is to inform all servicing personnel offices (SPOs) and independent personnel authorities of the limited open enrollment period.

C. Coverage

Only eligible employees who have waived or cancelled all FEGLI coverage may participate in the open season.

Eligible employees means all employees who are not excluded from FEGLI coverage by law or regulation. This includes employees who are within the first 12 months of Leave Without Pay (LWOP) (the 12-month limitation does not apply to employees on LWOP while serving in an employee organization, while assigned to a State or local government or to an institution of higher education, or while transferred to an international organization), employees on sick or annual leave, employees within the first 12 months of LWOP while receiving compensation, and reemployed annuitants who are not otherwise excluded from "employee coverage" by virtue of the type of their appointment or a break in service.

Employees who have been on LWOP for more than 12 months are not eligible to participate in this open season.

D. Carrying Enrollments Into Retirement

These enrollments may be carried into retirement if the employee otherwise meets the five-year/first opportunity requirement of the FEGLI law. This open season will not be considered a first opportunity to enroll for purposes of meeting the requirements for continuing FEGLI as an annuitant. Employees who do not meet the 5-year/first-opportunity requirement will be eligible to convert the basic coverage to non-group insurance without a medical examination.

Inquiries: Office of Compensation and Benefits, Benefits Administration Division, 727-9505

Distribution: Heads of Departments and Agencies, Personnel Officers, and DPM Subscribers

Bulletin Expires: July 31, 1995

E. Procedures

1. Servicing personnel offices and independent personnel authorities are responsible for advising their service population of the limited open enrollment period and procedures for the FEGLI program, and for providing advisory and technical assistance in this process.
2. Servicing personnel offices and independent personnel authorities must distribute the revised FEGLI Booklet RI 76-21 to all eligible employees.
3. Eligible employees who elect Basic coverage must complete a S.F. 2817 (Life Insurance Election) and a S.F. 2823 (Designation of Beneficiary). The Designation of Beneficiary form must be witnessed by two individuals. An individual who acts as a witness is ineligible to receive payment as a beneficiary. It is the employee's responsibility to return their S.F. 2817 (Life Insurance Election) and S.F. 2823 (Designation of Beneficiary) form to their servicing personnel office.
4. Open season elections are effective the first day of the first pay period which begins on or after the date the employing office receives the S.F. 2817.

Pay and duty status has been waived for this open season. Basic insurance will become effective whether or not the employee is in pay and duty status.

5. Servicing personnel offices and independent personnel authorities shall review completed election and designation of beneficiary forms to ensure complete accuracy.
6. (a) The servicing personnel offices and independent personnel authorities must enter the date of receipt on all open enrollment S.F. 2817 (Life Insurance Election) and S.F. 2823, (Designation of Beneficiary) forms.
- (b) Servicing personnel offices and independent personnel authorities will complete the section marked: **"TO BE COMPLETED BY AGENCY."**
 - * Complete the box marked **"NUMBER OF EVENT PERMITTING CHANGE."** The number of event permitting change is "6."
 - * Complete the box marked **"PAYROLL OFFICE INSURANCE CODE."** The Payroll Office Insurance Code for basic is "C."
- (c) Once the above steps have been completed, each S.F. 2817 (Life Insurance Election) and S.F. 2823 (Designation of Beneficiary) form must be signed by an authorized servicing personnel office (SPO) or independent personnel authority official.
- (d) Servicing personnel offices and independent personnel authorities shall prepare batch sheets which include the name of each new election form received in the personnel office. After completing the batch sheets, personnel offices will forward the batch sheets, S.F. 2817s (Life Insurance Elections) and S.F. 2823 (Designation of Beneficiary) forms to the Office of Pay and Retirement Services (OPRS), 410 E Street, N.W., Room 314, as follows:

S.F. 2817s received during the week ending	To be forwarded to OPRS on
Friday, May 26, 1995	Tuesday, May 30, 1995
Friday, June 2, 1995	Monday, June 5, 1995
Friday, June 9, 1995	Monday, June 12, 1995

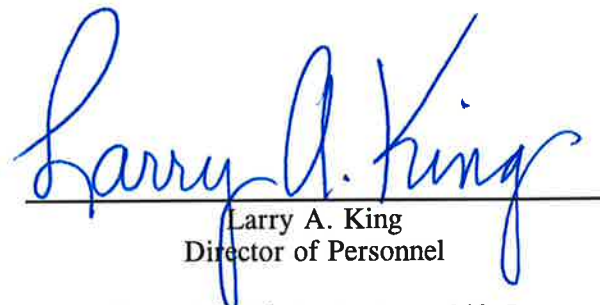
S.F. 2817s received during the week ending	To be forwarded to OPRS on
Friday, June 16, 1995	Monday, June 19, 1995
Friday, June 23, 1995	Monday, June 26, 1995
Friday, June 30, 1995	Monday, July 3, 1995
Friday, July 7, 1995	Monday, July 10, 1995
Friday, July 14, 1995	Monday, July 17, 1995
Friday, July 21, 1995	Monday, July 24, 1995

7. The Office of Pay and Retirement Services (OPRS) is responsible for inserting the effective date on all forms received during the open enrollment period. Once the OPRS inserts the effective date, it will return the forms to the respective personnel offices.

8. Future Form 1s (Personnel Actions) will reflect the employee's life insurance coverage.

F. Effective Date

This bulletin is effective immediately.



Larry A. King
Director of Personnel

Attachment: OPM Benefits Administration Letter No. 95-215, Federal Employees' Group Life Insurance: Announcement of a Limited Open Season

Office of Personnel Management
Retirement and Insurance Service



Benefits Administration Letter

Number: 95-215

Date: April 21, 1995

**SUBJECT: Federal Employees' Group Life Insurance:
 Announcement of a Limited Open Season**

GENERAL INFORMATION

**When Is the
 Open Season?**

The open season will be held from May 22, 1995, through July 21, 1995.

**Why Are We
 Having an
 Open Season?**

We are having an open season because it is required by Public Law 103-409, the FEGLI Living Benefits Act. We will send specific information relating to living benefits in a separate Benefits Administration Letter (BAL).

OPEN SEASON MATERIAL

**Revised FEGLI
 Booklet**

The FEGLI Booklet, RI 76-21, has recently been revised. The Office of Federal Employees' Group Life Insurance (OFEGLI) has sent a supply to all agencies, as described in BAL 95-214.

SF 2817

SF 2817, Life Insurance Election, has not been changed. The September 1992 and February 1988 editions may still be used.

This form is available from GSA/FSS using the normal FEDSTRIP/MILSTRIP procedures as specified by your agency's procurement or acquisitions office. The National Stock Number (NSN) is 7540-01-231-4280, and the price is \$3.97 per hundred..

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Will There Be
Any Special
Open Season
Material?

There will be no special material prepared for this open season.

Posters, tabletop tent cards, and a video were distributed for the "FEGLI 93" open enrollment period; however, no such material will be available for the 1995 limited open season.

You may wish to stock up on SF 2823, Designation of Beneficiary.

What Must
Agencies Do?

Agencies must distribute the revised FEGLI Booklet, RI 76-21, to all eligible employees, whether or not they are enrolled in FEGLI. This includes employees who are within the first 12 months of leave without pay (LWOP).

Agencies must also notify their employees of the limited open season. A sample notice is attached to this BAL.

OPEN SEASON ELECTIONS

Who Is Eligible
to Participate
in the Open
Season?

Only eligible employees who have waived or cancelled all FEGLI coverage may participate in the open season.

Eligible employees means all employees who are not excluded from FEGLI coverage by law or regulation. This includes employees who are within the first 12 months of LWOP (the 12-month limitation does not apply to employees on LWOP while serving in an employee organization, while assigned to a State or local government or to an institution of higher education, or while transferred to an international organization), employees on sick or annual leave, employees within the first 12 months of LWOP while receiving compensation, and reemployed annuitants who are not otherwise excluded from "employee coverage" by virtue

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of the type of their appointment or a break in service.

Employees who have been on LWOP for more than 12 months are not eligible to participate in this open season.

What Types of Elections Can Employees Make?

The only type of election that employees can make is for Basic coverage.

Employees cannot elect any Optional coverage. Nor can any already-insured employee add or increase any Optional coverage.

Existing waivers of Basic insurance will not be disturbed unless a new election is submitted. Existing designations of beneficiary for currently enrolled employees also will not be affected.

What Is the Effective Date of Open Season Elections?

Open season elections are effective the first day of the first pay period which begins on or after the date the employing office receives the SF 2817.

What about Pay and Duty Status Requirements?

Normally, life insurance elections made during an open enrollment period become effective only after a pay period during which the employee was in pay and duty status for at least 32 hours.

For this open season only, this pay and duty status requirement is waived. Basic insurance will become effective whether or not the employee is in pay and duty status.

Can these Elections Be Carried into Retirement?

These enrollments may be carried into retirement if the employee otherwise meets the five-year/first-opportunity requirement of the FEGLI law.

This open season will not be considered a

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first opportunity to enroll for purposes of meeting the requirements for continuing FEGLI as an annuitant.

What's Different
for Employees on
Leave without
Pay?

In previous open enrollment periods, employees on LWOP could make a life insurance election; however, that election would not become effective until the employee had returned to work and had been in pay and duty status for 32 hours within one pay period.

For this open season only, life insurance elections made by employees within the first 12 months of LWOP will become effective the first day of the first pay period beginning on or after the employing office receives the SF 2817, regardless of whether the employee returns to pay and duty status.

The insurance elected by an employee on LWOP terminates when the employee has completed 12 months in nonpay status, even if the insurance has been in effect for less than 12 months. It is the length of the nonpay status, not the length of the insurance coverage, that determines when the insurance terminates. These employees would be entitled to the 31-day extension of coverage and the right to convert to a nongroup policy. (This 12-month limitation does not apply to employees who are on LWOP while serving in an employee organization, while assigned to a State or local government or to an institution of higher education, or while transferred to an international organization.)

The amount of insurance acquired by an employee on LWOP is the same amount he/she would have if he/she were in pay status.

Processing Open
Season Elections

The employing office must enter the date of receipt on all open season SF 2817s. An authorized agency official must ensure that

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the employee is eligible for Basic insurance and has elected only Basic and must assign an effective date.

Part 1 of the form must be filed in the employee's Official Personnel Folder or its equivalent. Part 2 of the form is for agency use in determining the life insurance code to enter on SF 50. Part 3 of the form must be returned to the employee.

The numeric code for an open season change is the number "6." Agencies should fill in the number "6" in the box provided on the SF 2817 for all open season changes.

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Belated Open
Season Elections

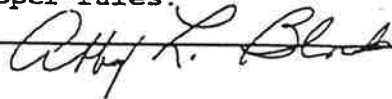
Employing offices must receive open season elections by close of business July 21, 1995. However, an employing office may use its authority, within six months after the end of the open season, to make a determination that an employee was unable to file an open season election on time for reasons beyond his/her control. An employing office may accept an election from an employee within 31 days after making such a determination. These belated open season elections and accompanying premium withholdings will be effective retroactive to the first pay period beginning on or after July 21, 1995. Failure on the part of the employee to file a belated election within the 31 days provided will be considered a waiver of the opportunity to file.

NON-OPEN SEASON ELECTIONS MADE DURING THIS TIME

What about Other
Elections Made
during Open
Season?

New hires and employees who first become eligible for FEGLI coverage during the May 22 through June 21 open season may elect FEGLI coverage, including Optional coverage, as usual. The usual rules on effective dates and pay and duty status requirements will apply for these individuals, since they will not be making open season changes.

Agencies must carefully review SF 2817s received during the open season to determine whether the election is an open season change or another type of change and apply the proper rules.



Abby L. Block, Chief
Insurance Policy
and Information Division